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Legislative Testimony  
Insurance Committee  
SB 16 AAC Standards For Health Care Provider Contracts  
Tuesday, January 25, 2011  
David L. Fried, DMD

Senator Crisco, Representative Megna and members of the Insurance committee, my name is David Fried, and I have been practicing dentistry for 20 years in the town of Wallingford. I thank-you for the opportunity to present this written testimony to you in support of SB 16, and more specifically section 5.

The passing of this Bill is important to ensure the quality of care that patients deserve and to preserve the patient-provider relationship. Under current insurance company rules, a patient could derive a health benefit from a procedure, but it is not a covered procedure. If the dentist provides the procedure, there will be no reimbursement from the insurance company, and it would be illegal for the patient to pay for the procedure. The patient would need to be referred to another dentist, who does not accept the insurance plan, in order for the procedure to be performed. Adding impediments to treatment causes detrimental outcomes to patients' health.

Another tactic that insurance companies employ is to allow a procedure with an allowable fee of zero dollars. In this case, it is considered a "covered procedure", but insurance companies do not recognize that a fee can be charged for it. Why would it be fair to the dentist or the patient to allow this type of treatment? Often times, it is 30 to 60 days after a procedure is performed that the dentist finds out that there will be no reimbursement for a procedure. The only logical outcome is for dentists to deny procedures to their patients, or to increase fees to other, non-insured patients to cover the lost revenues.

Language such as in section 5 has been passed in 16 other states, including Rhode Island. It is not fair for the citizens of Connecticut to be denied protection from this unfairness.

In closing, I would like to again thank the Committee for allowing me to submit testimony. If you have any questions I would happy to talk to you on the phone or answer them via email.

Sincerely,

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